PUBLIC SUBMISSION

As of: September 28, 2015 **Received:** September 22, 2015

Status: Pending_Post

Tracking No. 1jz-8l9s-uh6d

Comments Due: September 24, 2015

Submission Type: Web

Docket: EBSA-2010-0050

Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

Document: EBSA-2010-0050-DRAFT-6524

Comment on FR Doc # 2015-08831

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General Comment

OPTION TRADING HAS BEEN GOOD FOR CONSERVATIVE INVESTORS IN THEIR RETEIRMENT ACCOUNTS.

1- WITH COVER PUT OPTION I ALWAYS COULD BUY THE STOCKS CHEAPER.

IN THE RETIREMENT ACCOUNT YOU CAN NOT USE MARGIN WHICH IS A GOOD RULE.

- 2-BY WRITTIG COVERD CALL I CAN GENERATE EXTRA INCOME.
- 3-WITH COVER CALL I CAN DECREASE MY RISK, BECAUSE I CAPTURE PORTION OF MY COST BY COLLECTIG

PREMIUM.

- 4 -THE COVERD OPTION ACTUALY HAS DECREASED MY RISK.
- 5- I FIRMLY BELIEVE THE COVERD CALL AND PUT SHOULD BE AVAILABLE TO RETIREMENT ACCOUNTS.

NAKED OPTION SHOULD NOT BE USED IN RETIEMENT PLANS.

BEST REGARDS, DEAN NASSER FORT LADERDALE,FL